

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Nationstar Mortgage LLC

In Re:
Margaret Ann Ruane
Debtor



Order Filed on March 3, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-14632 MBK

Adv. No.:

Hearing Date: 2/19/2025 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 3, 2025


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Margaret Ann Ruane

Case No: 20-14632 MBK

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC, Denise Carlon appearing, upon a certification of default as to real property located at 25 Keene Street, Whiting, NJ, 08759, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and MaryBeth Schroeder, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 17, 2025, Debtor is current in post-petition payments; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2025, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that in the event the case is discharged, dismissed, or converted, the terms of this order shall be null and void; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

In re:
Margaret Ann Ruane
Debtor

Case No. 20-14632-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 03, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db	Margaret Ann Ruane, 25 Keene St, Whiting, NJ 08759-2340

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor FLAGSTAR BANK FSB nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Flagstar Bank nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Flagstar Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John M. Kolesnik	on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

District/off: 0312-3

User: admin

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Date Rcvd: Mar 03, 2025

Form ID: pdf903

Total Noticed: 1

Marisa Myers Cohen

on behalf of Creditor FLAGSTAR BANK FSB nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor Flagstar Bank nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com

MaryBeth Schroeder

on behalf of Debtor Margaret Ann Ruane marybeth@schroedermb-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12